DOCUMENT RESUME

ED 223 884 CE 034 451

AUTHOR	Baran, Nancy H., Ed.; Tarrant, Sharon M., Ed.
TITLE	Your Shopping Dollar. [Revised.] Money Management.
INSTITUTION	Household International, Prospect Heights, IL. Money Management Inst.
PUB DATE	82
NOTE	33p.; For related documents see CE 034 441-453.
AVAILABLE FROM	Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, IL 60070 ($.75 each; set--$5.00; quantity discounts available).
PUB TYPE	Guides - Classroom Use - Materials (For Learner) (051)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Adult Education; Consumer Economics; *Consumer Education; Consumer Protection; Merchandise Information; *Money Management; Postsecondary Education; *Purchasing; Secondary Education
IDENTIFIERS	*Consumer Skills

ABSTRACT

This booklet on shopping, 1 in a series of 12, covers all the basic aspects of personal- and family-money management. Suitable for use by high school and college students as well as adults, this handbook tells how to plan spending, develop shopping skills, and handle consumer problems effectively. Section 1 on consumers and the economy overviews consumer rights and responsibilities. Planning one's spending is considered in section 2, including analyzing values, setting financial goals based on the values, deciding the best use of resources, and knowing one's needs. Section 3 focuses on activities before buying, such as gathering information and developing a shopping plan. Section 4 discusses advantages and disadvantages of various sellers, including retail shopping facilities, direct selling, mail-order shopping, factory outlets, auctions, garage sales, flea markets, and second-hand shops. In section 5, suggestions are offered for buying goods and services. Other hints are provided regarding sales, coupons, and trading stamps; recognizing frauds; and following shopping etiquette. The final two sections discuss payment methods and handling complaints. A list of organizations, books, and pamphlets is provided. (YLB)

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money management

Your Shopping Dollar

ED223884

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Introduction

Are you a competent consumer? Do you feel that you usually make good buying decisions, get the most value for your money?

Over the years you will spend a sizeable amount of money to meet your needs and wants and to attain special goals. As prices climb and inflation takes its toll, it becomes even more important—and more difficult—to stretch the dollars you have to spend. But it can be done! How? By thoughtful planning and skillful shopping... by knowing how, when and where to shop...by recognizing your rights—and responsibilities—within the marketplace.

Whether you are an experienced shopper or just starting out, this booklet will serve as a guide for wise shopping and help you make the most of the money you have to spend.

Table of Contents

Consumers and the Economy 3

Planning Your Spending 4
- Values and Goals 4
- Consider Your Resources 4
- Know Your Requirements 6

Before You Buy 7
- Gathering Information 7
- Developing a Shopping Plan 9

Deciding Where to Shop 10
- Retail Shopping Facilities 10
- Direct Selling 10
- Mail-Order Shopping 12
- Additional Shopping Sources 13

Developing Shopping Skills 16
- Buying Goods 16
- Buying Services 18
- Shopping Sense: Sales, Coupons and Trading Stamps 20
- Recognizing Frauds 22
- Following Shopping Etiquette 23

Paying for Your Purchases 24
- Cash 24
- Consumer Credit 24

Handling Complaints 25
- Returning Merchandise 25
- How and Where to Complain 26

Suggested Resources 28

Acknowledgment 30

Consumers and the Economy

The economy is like a seesaw which balances between the production of goods and services and the needs and wants of consumers. Anyone who uses goods and services is a *consumer*—in other words, all of us. A vast majority of us are *producers* as well—a group which consists of those who manufacture or distribute goods and those who provide services, such as doctors, bus drivers, plumbers and teachers. The roles of consumers and producers are dependent upon each other, because the flow of money in our economy is circular. The producer pays an employee a salary or wage and, because that employee later (in the role of a consumer) spends his or her income on goods and services provided by other producers, the money moves in a circular flow. The *marketplace*, which exists wherever and whenever goods and services are sold (and is not necessarily a real place), is thereby comprised of both consumers and producers.

It is consumer expenditures which make our economic system tick. A very large portion of what is spent goes to federal, state/provincial and local governments in the form of taxes, but much of it goes to the various businesspeople who provide us with the goods and services we need and want. The consumers' money which is not spent in either of these two ways is saved or invested—in savings accounts, pension and retirement plans, real estate, stocks and bonds of various kinds, mutual funds, etc.

Our decisions as to how we will spend and save are reflected in the economy. The choices made have a definite bearing on what and how much is produced...which businesses will succeed and fail... the amount of competition that exists...supply and demand... profits...the amount of credit outstanding...and energy consumption. This freedom of choice in the marketplace is the keystone of our free enterprise system!

Consumer purchases of cars, food, apparel and other goods and services account for nearly two-thirds of the *Gross National Product*, which is the total market value for all goods and services that have been produced in a given year. The individual consumer, however, is not all-powerful—governmental policies and the federal budget have a more immediate and greater impact on our lives. We can nonetheless each do our part to improve the quality of life by becoming effective consumers—making informed decisions, accepting our responsibilities, determining and acting upon our rights.

Consumer Rights and Responsibilities

The following *rights* represent a compilation of those set forth by Presidents Kennedy, Johnson and Nixon and by an international congress on consumer concerns. Consumers have the right to:

- safety in both the goods and services marketed, and an environment free of pollution
- reasonable standards in the nutritional value of food and in the construction of apparel and housing
- adequate information, in order to make informed choices
- protection against fraudulent or misleading information
- a choice among a variety of products and services at competitive prices whenever possible, and the assurance of satisfactory quality at fair prices in those areas in which government regulation must be substituted for competition
- be heard and respected, where both administrative procedures and the formulation of government policy on consumer matters are concerned
- register dissatisfaction and have their complaints heard and weighed
- consumer education

Good citizen-consumers have *responsibilities* also. Ideally, they will have an understanding of their role and function in the economy, take an active interest in the economic policies of business and government, and become aware of the larger effects of their actions—on environmental pollution and the consumption of energy and irreplaceable raw materials, for example. Their primary, more immediate responsibilities, however, are to:

- identify values and set up goals to direct their spending
- plan the use of income and meet personal and family financial goals within its limits
- become aware of pertinent consumer legislation
- become knowledgeable and ethical shoppers
- conduct shopping transactions in a business-like way
- report unsafe or unsatisfactory products or services to the proper authorities, so future consumers will be spared possible dissatisfaction or injury

These responsibilities will be covered in greater detail in the pages that follow.

Planning Your Spending

Since needs and wants often exceed income, you have to decide which ones are most important to you. Begin with an analysis of your values, then set some financial goals based upon them. Next decide how you can best use your resources. Lastly, before going shopping, determine your actual requirements.

Values and Goals

Your values and goals exert a powerful influence on your life—especially on your ways of handling money. *Values* are those things most important, most valuable to us. Some of them originate deep within; many are acquired in our homes, schools, and religious training; others are consciously chosen. As you identify your values, goals come into focus and spending becomes easier to control.

The ways in which you use your money say a lot about the values you hold. If you value happy family living, you may spend money on making the home pleasant and comfortable, on recreational equipment for family use, or on family activities and entertainment. If you value knowledge, you may use money for books, education, school supplies or tuition fees. If you value self-improvement, dollars go toward personal interests and abilities, looking attractive or being physically fit. If you value special interests—music, art, sports—part of your income may go for equipment, musical instruments, lessons and events related to your interests and talents.

Your *goals* are the aims and objectives that grow out of your values. Because of this, they will undoubtedly differ from those of other individuals and families. Goals will change, too, as your interests, income, lifestyle and other personal circumstances alter. List what you need and want most on the chart on page 5. Be as specific as possible, and estimate the cost of each. Go over the list carefully to see which goals are most important to you or your family—now, next year, in the more distant future.

To be sure, no choice we make is completely satisfying, because to choose one thing or one direction, means *not* doing other things or going in other directions. Thus we have to measure the cost of something not only by its price tag but by what we must give up as a result of that choice! These are called *opportunity costs*, because with each choice we lose the opportunity of doing something else with our money (or time, energies, resources, whatever). For instance, if you have the money for a down payment on a car or a vacation and decide upon the car, you lose out on the vacation.

Now, with goals clearly in mind, consider your spending. Where does your money go? Perhaps you will want to keep a record of spending for a few weeks to get a true picture of the way you use it. Does your spending bring you closer to important goals? Can you cut down or eliminate it in some areas so that it will? A master spending plan can greatly help you to meet current needs and wants and reach future financial goals.*

*YOUR FINANCIAL PLAN, listed on page 32, discusses values and goals in greater detail, and can help you set up an overall spending and savings plan.

Consider Your Resources

Fortunately, we have many resources besides money that can help us to achieve our financial goals. Foremost among these are energy, time, knowledge, know-how, equipment and interests. Learn to utilize your particular mixture of these and other resources effectively; your money will not only go further, it will bring you greater satisfaction.

After determining how much you are willing to pay for a specific item or service, consider how important the matter is to you, the amount of interest and know-how you have in the area, and the time and energy you have to devote to it. By analyzing the situation from all these viewpoints, you can decide which of these resources, if any, can be used to supplement the money you have to spend.

Goals for Spending

Now		Next Year		In The Future	
Item	Est. Cost	Item	Est. Cost	Item	Est. Cost
TOTAL		TOTAL		TOTAL	

For example, if you have more time and energy than money, you would be more likely to comparison shop and bargain hunt than would someone with a larger income and busy schedule. You would be able to shop during off-hours, when you can get better service. If in addition to time and energy you have the ability to make the item or perform the service, perhaps you could handle it yourself and save a lot of money. It could be that money is no object—you simply enjoy the challenge!

If you're short on time and energy, on the other hand, you may have to pay the going price and possibly settle for the first item or serviceperson you can find. Of course, shopping by mail or by phone can be a great boon to those whose time and energy are limited.

Whatever your situation, consider all your resources and try to use them to the best advantage when shopping for goods and services.

Know Your Requirements

Decide exactly what you want before you leave your home. This will reduce confusion when you shop and you will be more likely to end up with the items that best meet your needs. The quality of a product depends upon its materials, design and workmanship, as well as its durability and utility. In some products, you may want the best you can afford—while lower quality is acceptable in others. Price and brand name do not necessarily indicate high-quality merchandise. Inspect products when you shop and learn to recognize characteristics of different quality levels. *High-quality goods* generally offer the best materials, design and workmanship, as well as the greatest utility and durability. Sometimes the latter may be sacrificed for beauty and delicacy, however—in items such as furs, lace, china, glassware or fine fabrics. High-quality products often offer luxury or convenience features which do not necessarily improve the quality of the product, but may add to your pleasure in using it. *High-quality may be your best buy if:*

- you can afford the high price without sacrificing other things
- the item is to be used a long time and is not likely to go out of style
- the finest in materials, design and workmanship is essential for the purpose intended

Medium-quality goods usually offer reliable materials, acceptable design and workmanship. The utility and durability of medium-quality goods are well suited for most purposes, even though they lack the excellence and extra features of top-quality merchandise. *Medium-quality may be your best buy if:*

- the price fits your spending plan
- durability and practicality are important
- "extras" and fine details are of little consequence

Lower-quality goods can, but do not always offer acceptable materials, design and workmanship, and have few if any luxury or convenience features. They can be durable, however, as well as useful for many purposes. Usually they are low in cost. *Lower-quality may be your best buy if:*

- the item is essential to you and you cannot afford higher quality
- it suits the purpose for which you are buying it
- it is intended for limited or temporary use
- it is "high style" and likely to be outdated quickly

To determine your requirements for various purchases, consider:

- *how the item will be used.* If you buy a bedroom rug that will receive only light wear, you will not need the high-quality carpeting you would require in a heavy traffic area. When you buy clothing for special occasions, the design may be of greatest importance; while in clothes for daily wear, durability and ease of care are more likely priorities.
- *how long it must last.* If you buy a prom dress, for example, you will not require the durability needed in an overcoat that must be worn several years. Nor will you necessarily seek the quality in temporary window coverings that you want in those that must last longer.
- *what features are important.* If you buy a sewing machine for a beginning sewer, you will not need the automatic features that an experienced sewer often wants. Nor will you need shirts in wash-and-wear fabrics if you send things to the laundry.

Look for the quality level that best meets your needs and fits your budget. Avoid buying substandard or inferior merchandise that does not meet even minimum quality standards and will not give reasonable service. It is unlikely that any one item will have all of the features you list at the price you want to pay. You may have to compromise between what you want, what you can afford, and what is available!

Before You Buy

When you as a consumer purchase goods or services, you are in effect casting a vote—ideally for those products which offer you the greatest value. In order to "vote" wisely, it is important to first find out some basic things about the item or service desired, and then to shop carefully. A list of the most important sources of information on various goods and services follows, as well as some valuable guidance on making a shopping plan.

Gathering Information

The amount of information to be gathered before making a shopping decision depends upon several factors—the importance of the item to you...its availability and cost...the purpose for which it is to be used...the amount of time and energy you have to invest in fact-finding. Low-cost, widely-duplicated and short-lived items of minimum importance do not as a rule warrant in-depth investigations.

Mail-Order Catalogs

Whether you plan to purchase gift items, staple household goods, clothing or gourmet goodies, mail-order catalogs will provide you with important product information today, just as they have since the bustling frontier days of the 1800s. They are perhaps more useful than ever now, when spare time—and gasoline—are both at a premium. Catalog items are described in terms of color, size, design, fabric content and construction—information which is helpful both when ordering goods and when comparing prices with those of local retailers.

Advertising

A great many consumer purchases are made as a direct result of advertising we have seen or heard, which is why it plays such a vital role in our economy. Hardly a day goes by that we are not exposed to advertisements in some form or another—in print, on radio or television. By describing the various products now on the market, ads can help us distinguish between items which appear very much alike, learn about brand new items and improved old ones, and then tell us where they can be found.

It is up to the consumer, however, to carefully evaluate all of this information. While the basic responsibility for factual and informative ads lies with the federal agencies that regulate the industry, individual consumers can serve as watchdogs, too. Therefore, if you should purchase a product on the basis of its advertised performance claims, only to find that the actual performance falls far below your expectations, you have a right to complain. For complaints about a national ad, contact the Council of Better Business Bureaus (see address under Suggested Resources on page 28); your local Better Business Bureau handles complaints concerning local advertisements. Further complaints about misleading or deceptive ads should be reported to your state attorney general or the Federal Trade Commission.*

*In Canada, contact Consumer and Corporate Affairs Canada, the Better Business Bureau or the Advertising Standards Council. (See addresses under **Suggested Resources** on page 28.)

Newspapers, Magazines and Books

Newspapers and magazines are continually publishing a great variety of articles related to shopping matters of all kinds. There are also magazines both in the United States and Canada that are sponsored by product-testing organizations. These publish the results of extensive tests that are performed on many consumer products. Those publications to which you do not subscribe can frequently be found at your local library. Some of the popular women's magazines that are unavailable anywhere by subscription can be purchased at your favorite supermarket. Check the card catalog in your library for recent books containing buying information on specific items like automobiles and appliances.

In-Store Information

This is available to the consumer in the form of labels, seals, warranties, and hopefully, knowledgeable salespersons.

Labels are one of your most helpful and informative buying guides. Read them to find out:

- the brand name of the product
- the name and address of the manufacturer
- the materials or ingredients used in the product
- the size or amount of the product
- how to use and/or care for it

Seals may identify products as "commended," "certified," "approved," or "tested." The right to use a seal is given to manufacturers for products which meet the requirements of the organizations that issue the seal.

Examples of Seals

The Seal	Where it is Found	What it Means
American Gas Association	on gas accessories or appliances such as ranges, heaters, clothes dryers	Products certified by the A.G.A. must conform to the standards of the American National Standards Institute for safety and design.
Underwriters Laboratories, Inc.	on appliances, equipment and materials which could be hazardous and products used to detect or extinguish fires	Products have passed original laboratory tests and periodic factory tests and examination, in accordance with UL Standards for Safety.
Canadian Standards Association	on appliances, equipment and general products which could be potentially dangerous	Products have passed CSA tests and periodic factory inspections in accordance with CSA Standards for Safety.
Good Housekeeping Seal	on products advertised in *Good Housekeeping Magazine*	This is a limited warranty, *not* a seal of approval. Products proven defective will be replaced or money refunded by *Good Housekeeping Magazine*.

To make intelligent use of seals, it is important to know:
- who approves the product
- what tests were made
- the results of the tests
- what the certification includes

(For additional information on specific seals, refer to the chart.)

Warranties and guarantees are the retailer's or manufacturer's promise to stand behind the product and should be used as a basis for comparison shopping. Although the **Magnuson-Moss Warranty Act** in the U.S.* does not require that a manufacturer issue a warranty, it does establish certain rules for those who do. They must be written in plain English, with all terms and conditions spelled out in writing. Beware of spoken explanations. What the salesperson says about the warranty will not count when it comes time for service. Check what is *written*. In addition to these requirements, warranties for items costing $15 or more must be made available for the consumer to review *before* purchase. If you do not see the warranty, ask for it and *compare* warranty terms!

A full warranty is the broadest in scope but does not have to cover the entire product. No additional costs for parts, labor, shipping and/or handling are charged to the consumer for the life of the warranty. Furthermore, repairs must be made within a reasonable length of time. In addition, full warranty coverage may be transferred with ownership. A limited warranty, on the other hand, may cover the cost of parts but not the labor or shipping costs. You may decide that the additional coverage of a full warranty is worth any difference in price between two similar products. But do not be misled by the terms "full" or "limited" warranty; read either type of warranty carefully to assure maximum protection! Find out the following:
- What parts does it cover?
- How long does it last?
- Who pays the consequential damages? If your freezer breaks down, for instance, who pays for the spoiled food?
- If the product must be returned to the manufacturer, who pays the shipping and handling costs?
- What should be done to keep the warranty in effect? In some cases, any attempt to repair the product yourself voids the warranty.

The "lemon clause" of a full warranty offers further protection to the consumer. If a product

*In Canada, warranties are regulated under the Sale of Goods Act. Protection does vary, however, from province to province, as some have enacted specific warranty legislation.

cannot be repaired or has not been repaired after numerous attempts, you are entitled to either a new product or your money back. (Under a limited warranty, your refund may be based upon the age of the product.)

An *implied warranty* simply means that you have the right to expect reasonable service from a product and that it fits its use or particular purpose—for example, an automatic ice maker should make ice. If not, you have the right to a refund. Implied warranties come automatically with every sale, in addition to a written warranty, even though they are not written out. The only exception would be if the seller states in writing that the item is sold "as is."

All warranties (with receipts attached) should be filed together in a specific place in your home—filing cabinet, drawer, box or other convenient location—so that you can find them easily if you should need them.

Special note: a warranty and a service contract are *not* the same! A service contract provides additional coverage for the cost of repairs, once the warranty has expired. Unlike a warranty which comes with a product, the consumer must pay an additional fee for this protection.

Evaluating the Business Firm

Before you buy or contract for services, it would be wise to check out the company with which you may do business. If there is a Better Business Bureau in your area, you can obtain information on various firms by phone—specifically, whether or not any complaints have been made against a particular company. A lack of complaints does *not*, however, guarantee that it is reputable and will deal with you fairly. It simply means that no previous complaints have been filed.

Compiling product information can be very helpful, but the costs of time, gasoline, and phone calls need to be considered. How much of it is necessary? In general, information gathering is desirable when the cost of the product is large and the cost of the search low, when you expect a great difference in price or quality, or your budget is limited.

What will be the rewards of an effective search? You can stretch your dollars by getting more value for less money and avoid the frustration of finding a better buy after your purchase. As a smart shopper, you also motivate manufacturers to continually upgrade and improve the quality of their products.

Developing a Shopping Plan

Be prepared! A shopping plan can be a real inflation fighter, because it is estimated that half of our purchases are made on impulse. We are most prone to such buying when we...are in urgent need of a replacement item...are seeking a last-minute gift...discover a special deal...hit upon an unexpected sale.

A shopping list can guide you through the marketplace. It will help you...find the goods and services you really need...avoid impulse buying...save time, energy and money when you shop.

With a plan in hand, you will have no trouble remembering exactly what you need. On it, keep a running list of things you buy regularly such as groceries, household supplies and personal articles. Add to your list as needed: clothing, housewares, gifts and other items bought only occasionally. A well-planned shopping list should be as detailed as necessary. To help you make selections quickly and easily:

- *When shopping for clothing*, include sizes, colors, fabric and other requirements on your list. In fact, you might keep a record of sizes for each family member on a card in your wallet.
- *When shopping for food*, compile your list based upon family food preferences and your weekly menu plan. Check the food ads for weekly specials. Be prepared to make substitutions in order to take advantage of unadvertised sales. Use coupons for additional savings, if the product is one you would normally use.
- *When shopping for home furnishings*, take along the measurements for rooms, windows or furniture. Do not forget samples of paint, floor coverings and decorative fabrics that are to be matched or coordinated with new purchases. Read fabric care requirements carefully. Remember also to check colors in daylight as well as artificial light.

If you are not sure a store carries a specific item, a telephone call to check can save time and energy. If your shopping is to be done by another person, be sure to list the best substitutes, in case a listed item is not available.

Deciding Where to Shop

Specialty shops, department stores, discount houses, flea markets—today we are faced with an almost bewildering array of sellers from which to choose. Insofar as quality, price, selection and services go, they run the gamut!

Where you shop reflects your lifestyle, personal preferences and budget. If your daily schedule is already quite full or you are home-bound, the mail-order catalog may be the most convenient shopping arrangement for you. Chic little boutiques, on the other hand, can be fun to visit when you have the time to browse. Perhaps you prefer the convenience of a department store or the savings to be found at a co-op. Or, if you are a dyed-in-the-wool bargain hunter, you probably thrive on finding good garage sales!

Location is also an important factor to consider in deciding where to shop. Your choice will depend largely on where you live, what you want to buy and what is most convenient for you. Neighborhood stores are close by, offer personalized service, save time and energy and permit casual shopping. However, selection and price comparisons are usually limited. Shopping centers often are conveniently located, offer free parking, provide many types of merchandise and services at competitive prices and stay open evenings. If you live close to a large city, downtown stores may offer you the best opportunity for comparison shopping—by providing a large selection of merchandise at a variety of price levels. However, it can be time-consuming, inconvenient and costly to shop in a large city if you live in an outlying area.

Retail Shopping Facilities

The chart on the following page lists and describes different types of retail shopping facilities and presents some advantages and disadvantages of each. You must decide for yourself, however, which of these offers you the most benefits.

Direct Selling

A door-to-door salesperson selling magazines, encyclopedias, cosmetics...is this your idea of direct selling? Now that fewer people can be found at home during the day, in-home parties where salespeople demonstrate various products to groups of friends and neighbors in the evening are fast becoming the more widely used form of direct selling. But whether you make your direct-sale purchase from a salesperson going door to door or while visiting the home of a friend, both methods of direct selling offer several benefits: the convenience of shopping on familiar grounds, an excellent opportunity to examine and try the merchandise, and the attention of the salesperson. Home parties, in addition, provide customers with the opportunity to socialize with friends and neighbors.

Of course, direct selling, like all other forms, has certain disadvantages—a limited return policy, the inability to comparison-shop and the added risk of allowing (in some cases) a stranger into your home.

Retail Shopping Facilities

Retail Outlets	Descriptions	Advantages	Disadvantages
Department Stores	A relatively large enterprise which offers a broad variety of general merchandise. Stores are divided into departments where both private-label and brand-name items are available. Frequently, these stores are part of a group or chain of stores.	—Wide selection within different price ranges —Variety of customer services —Return privileges —One-stop shopping facilities —Night shopping	—Too large to find what you want easily —Too large to offer personalized service —Inexperienced sales help
Specialty Stores	Stores which are limited to either a single line of merchandise—jeans, books or records—or those consisting of certain categories of merchandise—hardware, sporting goods, paint and wallpaper, etc. They may be either independently owned or part of a chain.	—Wide selection of merchandise within the specialty —Well-trained, experienced salespeople —Different price ranges available —Personal attention	—Only one type of merchandise available —Hours and/or location may be inconvenient
Discount Stores	These stores usually charge less than other retailers do for similar merchandise. Their markups are lower; their profits depend upon a higher volume of goods sold and lower operating costs. A discount store may be independently owned or part of a chain.	—Convenient parking facilities —Lower prices on most products —Night shopping	—Merchandise often unattractively displayed —Few customer services such as delivery and installation —Limited return privileges —Essentially a self-service operation —Quality may differ from items sold in other retail outlets
Co-operatives	A co-op is an association owned and operated by its members for the purpose of buying merchandise jointly at lower prices. They may sell to members only or to the public as well.	—Opportunity for community and neighborhood involvement —Profit-sharing for members—often in the form of refunds on purchases —Sometimes lower prices than in competing retail stores	—Limited selection of merchandise —Membership fees often charged to cover operational costs —Few customer services —Inexperienced personnel and management

While the majority of these salespeople are reputable, a few are not. To avoid being "taken" by those few, follow these simple shopping tips:

- Immediately ask the salesperson to show identification and a license, if required. Deal only with known, reputable dealers.
- Ask the salesperson to return later, after you have had an opportunity to compare prices and think through the offer.
- Do not sign anything if you do not understand it or if there are blank spaces to be filled in later.
- Never sign a contract simply to get rid of a salesperson.
- Make sure all verbal agreements

are written into the terms of the contract.
- Get a copy of any contract you sign.
- Contact the Better Business Bureau or attorney general's office before you sign a contract, if in doubt about the seller. (In Canada, contact your provincial Consumer Affairs Department.)

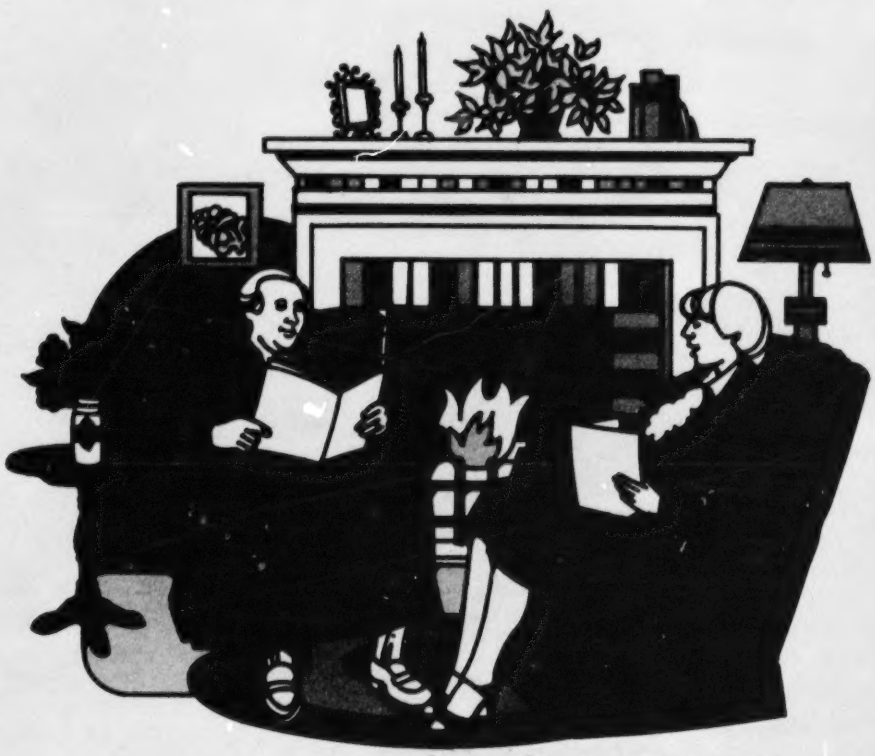
If you should make a purchase from a door-to-door salesperson and later change your mind, you are allowed three business days, including Saturday (not Sunday), in which to cancel your contract. (In Canada, this varies from province to province; check with your provincial Department of Consumer Affairs.) This ruling applies only to sales of over $25 (in Canada, $50), when the order was placed somewhere *other than the seller's place of business*. It does not apply to telephone sales, orders handled completely by mail or certain goods and services relating to the sale of real estate. To cancel your contract, simply sign the notice of cancellation and return it to the seller. Registered or certified mail is recommended. Be sure to keep a copy for your records. Remember, if you fail to exercise your consumer rights and the seller's obligations are met, you are accountable for any contract signed.

If you have a serious door-to-door shopping problem or simply desire more information, contact the Direct Selling Association or the Better Business Bureau in the U.S. In Canada, contact the provincial Department of Consumer Affairs or the Better Business Bureau. (See addresses in **Suggested Resources**.)

Mail-Order Shopping

Mail-order catalogs, which have long been a staple in many households, are gaining even wider acceptance today. This is partly due to the rising transportation costs, the increasing numbers of women in the work force and the opportunity they afford us to shop in our own homes, thereby avoiding traffic and shopping crowds. Mail-order shopping has, on the other hand, resulted in certain consumer problems over the years. The following tips should help you to avoid many of these:
- Order merchandise well in advance of the date needed.
- Fill in the mail-order form accurately and completely.
- Include the shipping and handling charges with your payment.
- Send check or money order, never cash.
- Keep a copy of the mail-order form and any communications that you may have with the company for your records.

In the U.S., the FTC has established 30 days as a reasonable length of time to wait



for a mail-order delivery, unless the seller specifies differently. After that, you have the right to cancel your order. The company must notify you of any delay and allow you the choice of waiting for the item or cancelling the order. If you cancel, a refund is owed to you within seven business days of your cancellation. If you have charged the order, the company has one billing cycle to remove the charges from your account.

One of the most common problems with mail-order shopping is failure to deliver merchandise. If this should happen to you, contact the company. Be sure to include needed information, such as the order number, a description of the items, a *copy* of your cancelled check or money order, the date you ordered the merchandise and your name and address in your letter.

Should you decide not to keep the merchandise after it arrives, you usually have ten business days to return it, unless the company has stated that the item is nonreturnable. If mail-order merchandise arrives too late for a special occasion (such as a holiday gift) and you do not wish to keep it, send the merchandise back *unopened*, marked "refused." It will not be necessary to pay the return postage unless you have opened the package.

If merchandise arrives damaged, write the company. Describe the damage and state what action you want the company to take—either exchange or replace the item, or refund your money. Wait until the company responds to your letter before returning damaged merchandise.

If you should receive items through the mail which you have not ordered, consider them a gift. Items clearly marked as free samples and those mailed by charity organizations requesting a donation are the only items which can be mailed to you without your authorization. You are under no obligation to the sender. If you feel you have been a victim of deceptive mail-order practices, see page 25 on handling complaints.

Catalog showrooms are a variation of mail-order shopping. Merchandise, frequently offered at a discount price, is advertised in a catalog. In the showroom, one of each item is displayed for the consumer who, upon reaching a decision, fills out an order blank. Unlike other mail-order operations, the consumer receives the merchandise immediately.

Additional Shopping Sources

While retail outlets, mail-order catalogs and door-to-door sales are the shopping alternatives which are perhaps best known to the consumer, additional shopping sources—factory outlets... auctions...garage sales...flea markets—are also available and popular in today's economy.

Factory Outlets

Factory outlets are operated by manufacturers to sell their discontinued styles, repossessed merchandise and "seconds," or slightly damaged goods. In the past, they have been located near factories in the industrial sections of town. The trend for the 1980s, however, is the creation of shopping malls where many outlets will be located under one roof.

You can expect to find almost anything for sale in a factory outlet. Although they are crowded with bargain hunters, they offer a very limited return policy and few services. Alterations, layaway plans and fancy packaging, for example, are not available to customers. Dressing rooms are usually either non-existent or consist of one large room. To protect the major retailer who may be selling the identical goods at a higher price, labels are generally removed from garments.

Irregulars or seconds in clothing, which are sold in factory outlets, can be a good buy if you are skillful in correcting any small flaws in the garments—crooked topstitching or skipped stitches, for example. Be sure to try on the garment, not only to check for fit but to look for uneven lengths in sleeves, pant legs or collar points. Does the fabric have any flaws such as pulled or uneven threads? Check to be sure the dye has been evenly applied to the fabric—that there are no light or dark splotches.

Where can you find outlet stores in your area? Look in the classified ads of your newspaper or under a specific heading in the yellow pages of your phone book. Check with your local Chamber of Commerce, local library or with your friends for the outlets in your area. Keep in mind that although factory outlets may be offering brand names for less, merchandise will not always be of top quality. It takes a careful shopper to judge the difference.

Auctions

Auctions can be a shopper's paradise, inexpensive entertainment or a costly, sobering adventure (for the inexperienced buyer). They offer a variety of goods, from valuable art collections to a mixture of general merchandise at what can sometimes be substantial savings. What are the different types of auctions?

- Real estate auctions are held in private homes, which heighten the historical interest in the items offered for sale.
- Custom houses and post offices auction unclaimed parcels and packages.
- Liquidation centers auction office equipment and furniture.
- Farm equipment and/or breeding stock is often auctioned in rural areas.
- Art auctions sell valuable paintings to dealers, collectors and/or the general public.
- Antique auctions offer an opportunity to purchase historical pieces of furniture and accessories.

Although the types of auctions vary greatly, the terms of the auction are almost always the same—cash and carry and no returns. Since the merchandise is sold "as is," the burden of making a wise purchase falls on the buyer!

When you first arrive at an auction, you should register if you intend to bid. If one is available, buy a catalog in which items are described and numbered. Since items are generally auctioned in numerical order, a catalog will help you to know when an item will be offered and the description will aid you in determining the amount to bid. Look for the rules of the auction house in regard to payment and pick-up of merchandise. They should be posted; if not, listen carefully to the auctioneer. As the auction begins, s/he will discuss them.

Arrive in time for the preview exhibit. As you examine the goods, write down any interesting articles and their catalog numbers, if applicable. Note any damages, scratches or dents. Measure the dimensions of the furniture to know whether or not it will fit the available space you have. Consider the amount of restoration required and what the retail value of a new item would be. Determine the maximum bid you can afford and write it down. Remember merchandise is "as is." You will not be able to check electrical appliances as to their working condition.

If you have never been to an auction, it is especially important to stop, look and listen. Once the bidding begins, listen carefully to the auctioneer. Does s/he open the bidding and then drop the price 25% if there is no response, or does s/he move to the next item? What are the increments of bidding? Does the price usually increase $10, $15, as the bidding continues? Know the terms of the auctioneer. Are you bidding on one chair or a whole set of four?

If you wish to bid, sit up front where you can be easily seen by the auctioneer. After the initial bidding, remain in eye contact with him or her. Counterbids are often indicated with a nod, and if you are not watching, the auctioneer may think you have lost interest. Do not get carried away in the excitement of bidding. You have already determined your highest price; stick to it! If you have gone overboard, you may withdraw a bid *before* the final gavel. It is frowned upon, but better to withdraw than buy something that you cannot afford. Do not sit back and hope someone else will outbid you!

Where are the best places to look for auctions? They are listed in the classified section of your newspaper or the yellow pages of your phone book. Neighborhood stores often post signs advertising local auctions. Any advertisement should include the name of the auctioneer and the sponsor. Beware of floating auctions which establish themselves in school auditoriums or hotel lobbies and then leave town.

Garage Sales

Shopping at garage sales has become a hobby of sorts for many smart shoppers. Whether good buys can be found or whether one simply "swaps junk," the appeal of a garage sale is hard to resist. The night before, study the ads in your local paper. Careful planning can save you time and gasoline. Read each description carefully for the day, time, place and type of merchandise. What exactly are you looking for? How much can you afford to spend?

Plan to get there early! Set up your travel route according to the geographical locations of each sale. To save yourself a fruitless search in an unfamiliar area, obtain sufficient cash and gasoline beforehand.

What should you bring to a garage sale?

- a map to help you find it
- pencil and paper to record the

location of any unadvertised sales
- a box or bag to hold your smaller garage sale "goodies"
- a tape measure to determine if the items you want will fit the space you have
- perhaps a friend who can urge you to buy or restrain you from buying, as the case may be
- a hot or cold beverage
- for small children, bring or buy a small toy to play with while you browse

Do not hesitate to bargain. Offer what you feel is a fair price. This gives the seller the option of accepting, refusing or making a counteroffer. Frequently, sellers are more anxious to sell items at reduced prices toward the end of the day.

If you see an item that interests you, buy it right away—before someone else beats you to it. If you are in doubt, hold on to the item while you think it over. Be sure it is what you want or need, what you like and what you can afford before you buy—there are no returns at a garage sale!

Flea Markets and Second-Hand Shops

Flea markets are similar to garage sales in that sellers display their wares openly. Flea markets are generally held in shopping malls, parking lots or open fields and offer consumers a variety of items varying sharply in quality. Your local newspaper will advertise the flea markets in your area. It is important to arrive early to find the best buys and a place to park. Bargain with the seller over price for additional savings.

An assortment of treasures may be found in second-hand shops if you are persistent in your search. Slightly worn clothing is frequently offered on a consignment basis, whereby shop owners resell these items, taking a percentage of the price for themselves. Sellers thus recoup a portion of their investment.

Sharing Tables

This is the newest way of saving shopping dollars. To raise money, groups such as churches, schools and community organizations set up tables with surplus items—garden produce, toys, paperback books—which have been donated by interested members. These items are shared with shoppers who can purchase them with a small contribution.

Developing Shopping Skills

Decisions! Decisions! Decisions! They are inevitable when buying goods and services. *Goods* are products of any kind—food, clothing, furniture, for example. *Services* include any work you pay to have done—such as drycleaning, auto repairs or hair styling. Recognizing the best buys among the many choices available is not easy; but with some instruction and practice, you can sharpen your skills and learn to shop wisely.*

Buying Goods

When buying goods, be a season-conscious shopper! If you are planning to buy an air conditioner to help you through next summer's heat wave, watch for sales during the cooler months. While in the midst of a snowstorm, you may dream of warmer climates, but that sunny resort vacation may fit your budget better during the off-season months. Seasonal clothing, sports equipment, garden tools and gifts are available in greater quantity and variety early in the season, but the prices will be lower at pre-, mid- or end-of-season sales. (For a special guide of seasonal sales, see the chart on page 17.)

Try to shop when stores are well-stocked and least crowded, although it's not always possible. Buy from stores which specialize in specific products; non-food items are usually more expensive when purchased in a grocery store, for example. If you are tired, hungry or hurried, the chances are you will spend more and end up dissatisfied with your purchase.

*Detailed buying information on specific goods and services is available in the MMI booklets listed on page 32.

The following points may help you to increase your purchasing power:

- Consider the time, energy and transportation costs you must invest in careful shopping. The saving of small amounts of money may not justify large expenditures of these important resources.
- Read and keep labels, seals, hangtags and instruction booklets. Ask questions. You will need all the information you can get on the performance, use and care of items you buy.
- Check guarantees and warranties. Find out what is promised...who stands behind the promise...what responsibilities you must accept to benefit from a guarantee or warranty. Be sure to fill out and send in the warranty card that comes with any item you buy and save your sales receipt as proof of purchase.
- Buy low-cost substitutes when they meet your needs. An area rug which costs less than wall-to-wall carpeting is probably a better buy if you are renting and plan to move in a year, for example.
- Consider used merchandise, if it is in good condition. Second-hand goods of high quality can sometimes be a better value than new items of low quality. Inspect used goods carefully—there are usually no guarantees or returns.
- Figure the extra costs of maintenance and upkeep before buying. Major appliances may involve additional charges for delivery, installation and/or servicing. Light-colored carpeting and upholstery may involve additional cleaning.

When buying food:

- Combine shopping trips with other errands to save energy.
- Buy the larger size or in quantity if this offers real savings and if you have the storage space. Some stores offer unit pricing, which states the product's cost per measurement—per ounce, per pound, etc. For example, you get more for your money if you buy twelve ounces at 89¢ (7.4¢ per ounce), than eight ounces at 67¢ (8.4¢ per ounce). Unit pricing tells you at a glance which size product offers you the best buy. It does not, however, indicate the quality, taste or appearance of the product.
- Buy fresh food only in amounts you can eat, freeze or can before it spoils.
- Check the expiration date on perishables before purchasing.
- Figure and compare costs per serving, especially when buying meat.
- Watch the register as the cashier rings up your sale.

When buying clothing:

- Inventory your closet to determine what you need.
- Extend your wardrobe by purchasing separates which can be mixed and matched.
- Spruce up last year's wardrobe with new accessories.
- Look for clothes which fit your lifestyle.
- Consider color, style, fit and fabric. Try on clothes to be sure of proper fit.
- Consider your priorities—high fashion, top quality, classic styles.
- Read the fabric care label and take into consideration the cost of cleaning the garment before making the purchase.

Shopping Guide for Seasonal Sales

January	February	March
Watch for: post-holiday sales pre-inventory sales January "white" sales Best buys: winter clothing coats, furs bedding, linens furniture and floor coverings	Watch for: Lincoln's and Washington's Birthday sales Valentine's Day specials Best buys: china, silverware, glassware rugs and floor coverings TVs and other sound equipment sportswear and equipment furniture and home furnishings housewares used cars	Watch for: spring and Easter promotionals Best buys: china and glassware garden supplies housewares laundry equipment
April	**May**	**June**
Best buys: fabrics lingerie and hosiery sleepwear ladies shoes spring cleaning, painting and repair supplies	Watch for: Mother's Day sales Memorial Day specials Best buys: outdoor furniture luggage jewelry auto tires and accessories	Watch for: Father's Day sales bridal and graduation gift specials Best buys: floor coverings bedding lingerie and hosiery sleepwear men's and boys' clothing women's shoes
July	**August**	**September**
Watch for: 4th of July sales Best buys: fabric furniture furs summer clothes sportswear and equipment	Watch for: summer clearances back-to-school sales Best buys: sports equipment white goods furniture outdoor furniture and garden supplies furs	Watch for: back-to-school sales Best buys: outgoing year's car models auto accessories china and glassware fall fashions housewares
October	**November**	**December**
Watch for: Columbus and Veteran's Day specials Best buys: major appliances furniture women's coats fall/winter sportswear last of outgoing year's car models	Watch for: Election and Thanksgiving Day specials Best buys: shoes blankets white goods major appliances china and glassware Christmas gifts and toys	Watch for: Christmas gift and toy promotions post-Christmas sales Best buys: used cars resort and cruise wear children's wear men's and boys' wear coats

- Request a care label for your finished garment when buying piece goods.

When buying home furnishings:

- Select furnishings that harmonize with the furniture you already have.
- Use fabric and color samples to coordinate new purchases with those made previously. Check colors in natural daylight.
- Inspect merchandise—try doors, drawers and all movable parts ...sit in sofas and chairs... check inside, underneath and in back for construction details... rock furniture to test sturdiness.
- Find out if finishes have been applied to the wood or fabric and if so, their purpose.
- Compare the size of new furniture with available space.
- Read the fabric care labels.

When buying appliances:

- Compare dimensions with available space.
- Compare the installation requirements—electric, water and gas connections—with your existing facilities.
- Consider construction details—inner and outer finishes,

controls, insulation, doors and handles.
- Determine what capacity you need.
- Select the model that best meets your needs—freestanding, built-in or portable.
- Look for the features that are important to you.
- Compare energy costs.*
- Consider use, storage, convenience and safety features, ease of cleaning and portability for small appliances.

When buying medicine:
- Compare prices for prescription drugs.
- Request that your doctor use the generic name of the drug when writing prescriptions.

Buying Services

Each year consumers spend large portions of their incomes on services—from haircuts and drycleaning to home and automobile repairs. Before you buy, compare both price and quality. Deal only with reputable businesspeople. Ask questions. Who will do the work and where? How long will it take? When will it be finished? What will it cost and what can you do if the service is not rendered as promised? Obtain a written contract which describes the work to be done, the cost and completion date. For major jobs such as remodeling a home or for services performed in your home, ask for references and check with former customers to see if they were satisfied with the service. Also check with the Better Business Bureau for a reliability report on any company you are considering.

Before calling a repair service, be sure the product is plugged in and turned on. Have you blown a fuse? Finally, read and use the care manual. Check your local library for books on home repairs. If you are handy around the house, you can save money by doing minor repairs yourself; but, if a service call is required, be sure to inquire what the charge will be before setting up the appointment.

When choosing personal services from laundries, drycleaners, beauty shops or barber shops:
- Look for the services that meet your standards and your budget.
- Consider location, business hours, speed of service, pickup and delivery schedules.
- Find out how complaints are handled and how adjustments are made for unsatisfactory work.

When hiring individuals for household help, child care or yard work:
- Hire people you know or who are recommended for their honesty, reliability and competence.
- Arrange a personal interview to discuss the job.
- Establish the price to be paid for services.
- Explain clearly what is to be done and how—leave written instructions if you will not be home.
- Work out details on payment, hours, food, transportation, privileges, social security payments, etc.

When choosing repair services for automobiles, appliances and equipment:
- Look for repair shops with reputable or reliable service, well-trained technicians and reasonable prices.
- Return to the original seller when possible.
- Know essential facts about products—manufacturer's name, model number, date of purchase and dealer's name.
- Look into warranties issued at the time of purchase to see if repairs or parts are covered.
- Check the service shop's guarantee. Is it on both parts and labor?
- Ask for a written estimate on the cost of repairs and parts and for an itemized bill after servicing. Have the service department phone you before making any additional repairs and ask that replaced parts be returned to you.

When choosing a contractor:
- Ask for and check the contractor's references.
- Compare both price and quality of previous work.
- Insist on a written contract—to include the approximate starting date and completion date, an estimated price, a description of the work and the financial arrangements.
- Find out if a building permit is required and if so, who—you or the contractor—is responsible for obtaining it.

When choosing a lawyer:
- Ask friends, coworkers and professional people, such as bankers, accountants, realtors, etc., for suggestions.
- Check the yellow pages for a lawyer referral service.

*Energy labels which disclose the estimated costs of operating an appliance for one year, as well as comparable costs for similar-sized models, are now required for major appliances in the U.S. In Canada, labels stating the kilowatt hours per month energy consumption are required for most major appliances.

19

- Find out the specialty of the firm.
- Compare legal fees.
- Remember that a lawyer may not always be necessary—small claims court may be another alternative.

Taking advantage of prepaid legal services, when available, can help to reduce the cost of legal fees. Under such a plan, the consumer pays a set amount each month in exchange for free or low-cost legal advice.

When choosing rental services for a car, furniture or household equipment:

- Deal only with reliable firms that are known for good service.
- Check to see if the rental costs include repairs and/or delivery of the equipment. Know when and how payments are due, how long the rental period will be, and the cost of overtime and insurance.
- Understand the contract you sign. Be sure you know in what ways you are responsible to the rental firm for the product. Read the fine print.
- Find out if you can apply rental payments toward purchasing the item, either during or upon completion of the rental period.

Department-store dentistry is a new concept in obtaining dental care in some areas. It provides convenience (office hours are the same as those of the store) and in some cases, reduced prices for the consumer. The department stores themselves do not manage the dental centers but lease office space to interested dentists.

When choosing a dentist:

- Compare fees.
- Ask friends and medical professionals for recommendations or check the *American Dental Association Directory*, available in most libraries. In Canada, call your local Dental Society, listed in the phone book, to obtain professional data.
- Call for an appointment. What is the appearance of the office? Does the dentist take a personal interest in you? Are emergency services available? What is the payment procedure?

When choosing a doctor:

- Consider the different types of physicians available.
- Select a doctor who can handle most of the common medical problems and direct you to a specialist when necessary.
- Seek recommendations from friends, coworkers and health professionals.
- Find out if the doctor is board-certified; this indicates extensive training in a specialized field. In Canada, check personal credentials in *The Canadian Medical Directory*.
- Make an appointment for a checkup to meet the doctor. Inquire about the doctor's training and hospital affiliation, the fees charged and the availability of emergency service.
- Choose someone whom you like and trust and can talk to easily.
- Do not be afraid to ask for a second opinion.

With the rising costs of medical services, you may wish to investigate a health maintenance organization (HMO). For a moderate monthly fee, the consumer is eligible for complete health care services. Contact the nearest American Medical Association office for information on an HMO in your area.

When choosing an eye specialist:

- Know the three different types of eye specialists. An ophthalmologist is an MD licensed by the state/province who diagnoses and treats diseases of the eye, performs surgery, tests vision and prescribes corrective lenses. An optometrist has specialized training from a school of optometry and is licensed by the state/province to test vision and prescribe corrective lenses. An optician is a skilled technician who dispenses glasses from your prescription. States/provinces vary in their licensing procedures.
- Compare prices. Know what is included—the eye exam, lenses, frames?
- Have your prescription filled wherever you can obtain good quality frames and lenses for the best price. The U.S. law requires that a copy of your prescription be given to you.
- Consider the specialist's skill, the quality of the eye care and services (delivery, refunds, replacement guarantees), in addition to the actual cost of the eyeglasses or lenses.

When making various financial arrangements that involve insurance, banking services, credit or investments*:

- Deal only with reliable organizations which are licensed to operate in your state or province and are known for their good service, integrity, reliability and courteous, well-trained personnel.
- Know what costs are involved—the number of payments, the size of the payments and when and how they must be paid.
- Find out what you receive—for example, the coverage and benefits of an insurance policy, the amount of credit in a credit contract, the value of the investments and the interest or dividends to be paid.
- Read and fully understand the terms of any financial agreements—insurance policies, credit contracts, investment certificates—before you sign.
- Keep financial documents in a safe place—one well known to adult family members.

Shopping Sense: Sales, Coupons and Trading Stamps

Although sales offer you an opportunity to buy items at reduced prices, they also may encourage you to buy things you do not really need. Remember, a bargain is a bargain only if you need and can afford it. The best way to avoid spending your shopping dollars foolishly is to shop only when you have a specific item in mind. Avoid shopping to lift your spirits when you are depressed.

When shopping for specific sale items, it is a good idea to bring a copy of the ad with you—to verify price, model, size or sale dates. An FTC regulation states that stores should have items at the advertised price readily available during the sale period. If they are not, ask for a rain check. This will enable you to purchase the item at the sale price when the stock is replenished. Be sure the merchant indicates on the rain check its expiration date and the date the merchandise is expected. In the U.S., merchants in some areas are not required to offer rain checks, but many do so as a courtesy to their customers. (In Canada, rain checks must be made available, by law, unless the advertisement specifically limits the number of items offered for sale.)

The usual types of sales include:

- **Clearance sales,** which are held primarily to remove excess merchandise, include end-of-the-month, pre- or post-inventory and going-out-of-business clearances. Usually a variety of items is reduced.
- **Stimulation sales,** which are held to encourage buying during slack periods, include reductions on regular merchandise or special purchase items ordered for the sale.
- **Seasonal sales,** which are held at the end of the season or sometimes pre-season, include—clothing, yard goods, sports equipment, outdoor furniture, gardening equipment, gift items, etc.
- **Traditional sales,** which are normally scheduled for certain

*The MMI booklet, YOUR SAVINGS AND INVESTMENT DOLLAR, shows how to set up a savings and investment program. MANAGING YOUR CREDIT provides a complete and objective guide to understanding consumer credit and managing consumer dollars. Both are listed on page 32.

times each year—are frequently held annually or bi-annually. Reductions may be store-wide or cover only certain lines of merchandise—white goods, furniture, housewares, etc.

The following points may help you to take advantage of sale prices:

- Find out the store's return policy for sale merchandise and whether or not they offer rain checks.
- Know the original price of sale items, to be sure of getting a real bargain.
- Examine merchandise carefully—checking sizes, colors, styles and the condition of the goods.
- Try on clothing when possible.
- Inspect seconds and irregulars carefully.
- Consider the costs of repairing damaged merchandise.
- Consider your shopping expenses—transportation, parking, meals, babysitters—and the value of your time and energy when shopping for sale items.
- Follow your normal buying habits to avoid excessive spending on sale merchandise.

There are several methods—coupons, rebates, special offers—used by manufacturers to encourage you to purchase their product. **Coupons** may represent

22

considerable savings to those willing to clip and save them, if the product is one normally used and if it does not cost more than similar brands. Retail coupons are redeemed at a specific store, whereas manufacturers' coupons are good for a specific product. They range in value from a few cents off on your next purchase to a full refund on your last one.

Special offers, which are sometimes found on packages, advertise merchandise which is available by mailing box tops or labels to the manufacturer. (Additional cash is sometimes required.) When considering the true value of the offer, do not forget to include the cost of the product and the number of box tops or labels required.

If you choose to take advantage of coupon offers, rebates or special offers, be sure to check the expiration date and any other requirements. Send exactly what the manufacturer requests and do not forget to include your name and address. The manufacturer needs this information in order to return either money or merchandise to you.

Trading stamps* are bestowed as a bonus for patronizing a particular store. Because we all feel good about the possibility of getting something for nothing, we do not always stop to think that stores offering trading stamps may also be charging higher prices. Also consider whether or not the merchandise redeemed with the stamps fills your needs and wants.

*In Canada, trading stamps are prohibited.

Recognizing Frauds

Each year consumers, in an effort to get something for nothing, become the innocent victims of fraudulent schemes and con games. Do not be pressured into buying anything without investigating first. Ask for references or identification if you are not familiar with the seller, and read any agreement most carefully before you sign.

Thanks to the generosity of citizens who give billions of dollars to charitable organizations each year, many of those less fortunate receive the helping hand they need. Unfortunately, it is these generous impulses that enable charity rackets to do a booming business. When you give, do so wisely. Find out the purpose of the organization. What percentage of the donations collected actually goes to the charity? How much goes for fund-raising costs? Can you find out more about the organization, if desired? Always make checks payable to the organization—never the solicitor. For further information on charitable organizations, contact the Better Business Bureau.

Looking for that pot of gold at the end of the rainbow? You may find yourself the perfect target for a con artist. Whether the scheme involves a phony inheritance from a distant relative or the buying of land, stocks or bonds, con artists rely on your desire to get rich quick.

Work-at-home schemes, generally profitable for the promoter but not the consumer, are the most common of the mail-order rip-offs. There is no easy way to earn money at home, so if the offer sounds too good to be true, it probably is!

Watch out for any of the following schemes as well. You win a "free gift" but have to pay handling or shipping charges to receive it. As a good neighbor, you pay for a C.O.D. delivery, only to find out your neighbor hasn't ordered anything. Beware, too, of health and beauty aids, fuel-saving devices with unrealistic claims, or schools that promise job placement.

Beware of *referral sales gimmicks* in which the consumer is offered a credit against the purchase of merchandise, in return for the names of other possible customers. Rarely does the consumer receive any reimbursement. Watch out for home-repair services or companies which offer free estimates and then report exaggerated or nonexistent hazards that must be corrected immediately. Also beware of the repair person who is "working in the area" and notices some work that should be done on your house.

Bait-and-switch techniques are used to get the consumer into the store. The bait is an item advertised at a very low price. The switch comes when you are denied the opportunity to purchase that item and the salesperson tries to sell you a higher-priced item. (Of course, even reputable dealers may occasionally underestimate the demand for an item and sell out of it sooner than expected—in which case, ask for a rain check.)

Low-balling is a variation of bait-and-switch. In this case, repairs are advertised at a very low price. When a consumer comes

to pick up the merchandise, the repairs are done as promised, as well as numerous others—some of which were unnecessary. Always obtain an estimate for the work to be done and ask to be contacted before additional repairs are made.

If you are a victim of a fraudulent scheme or con game, contact one or more of the following:

- the consumer affairs office
- the postal authorities
- the Better Business Bureau
- the police

Following Shopping Etiquette

As a customer, your behavior toward salespeople, business concerns, merchandise and other customers is important. By following the basic rules of courtesy when you shop, you will get better service and make shopping more pleasant. By handling merchandise carefully—returning perishable food items to the proper place or taking care not to soil clothing when trying on a garment—you help to keep the costs of doing business under control and consequently keep prices in line. Shoplifting, switching price tags, returning used items and redeeming expired coupons—all increase the costs of doing business and thus the cost of merchandise to the consumer.

With salespeople:

- Wait your turn.
- State clearly what you want—how you can be helped.
- Express your appreciation to reliable and helpful salespeople.
- Expect only a minimum of service if you shop in self-service stores.
- Point out errors in your favor, such as getting back too much change, as well as those that benefit the store.

With business concerns:

- Express your approval of store policies that please you.
- Make necessary returns or exchanges promptly.
- Make complaints to the right people.
- Use customer services provided by stores without abusing them.
- Avoid making unfair exchanges, returns and/or demands.
- Be honest in filling out credit applications.
- Honor your promises to pay.

With merchandise:

- Handle merchandise with care—avoid soiling, rumpling or stretching items when inspecting them.
- Return articles to their proper place after handling them.
- Inform salespeople of accidents or damage to items on display.

With other shoppers:

- Avoid rush hours, if possible.
- Keep aisles and doorways clear.
- Keep your voice low.
- Control children and pets.
- Avoid pushing.
- Carry packages, umbrellas or sharp objects in a manner that does not inconvenience others.

24

Paying for Your Purchases

The method of payment is an important consideration in planning your shopping dollars. Each method has both advantages and disadvantages; choose the one which best suits your needs.

Cash

The main reason for using cash is that it is the least expensive way to buy. There is never a finance charge involved. Paying cash also offers a greater opportunity for comparison shopping, because you are not limited to the stores that offer credit. In addition, it allows you full use of future income and freedom from monthly payments. By paying cash for your purchases, however, you do not establish a credit history for those occasions when you may decide to use credit as an alternate method of payment.

Remember these points when you pay cash for your purchases:

- Handle money carefully—to be sure you receive correct change.
- Avoid carrying large amounts of money.
- Keep receipts and sales checks, in case you need them to return or exchange purchases, for income tax returns or for a record of spending.
- Use a personal check, cashier's check or money order when you make payments by mail or when you want a record of payments.
- Carry enough money to pay for the purchases you plan to buy—unless you know the store will accept your check.

Consumer Credit

Consumer credit is a way to meet current needs and wants through the use of future income. Individuals who do not have enough cash on hand may find credit a convenient way to pay for major purchases such as automobiles, furnishings, appliances or emergencies such as medical bills. Even those with cash may prefer to use credit rather than interrupt a savings program.

Consumer credit permits you to shop without carrying cash, to shop by phone and obtain goods on approval; it also facilitates merchandise returns, provides records of your purchases and ensures advance notice of sales. In addition, credit allows you to make use of goods and services as you pay for them and provides the opportunity to take advantage of low prices that may occur when you have little or no cash on hand.

But remember, except in the case of regular charge accounts that are paid in full within 10 to 30 days, there is a charge for this service *in addition to* the cost of the goods. Before long, in fact, interest-free charge accounts may be a thing of the past; some creditors are beginning to levy interest on charged items from the day of purchase. It is very important, therefore, to shop for credit the same as you would shop for other goods and services. Credit costs vary—depending upon the item being purchased, the risk involved, the services included and the source of the credit.

A carefully devised spending plan based on your needs and wants can help you to control your credit spending. To decide the amount of credit you can safely handle, consider these questions: What is the total amount of money you have to spend? How much do you need to meet your fixed expenses—rent or mortgage payments, utilities, installment debts, etc.? How much must you set aside for flexible expenses—food, recreation, transportation, etc.? Once you have determined your own financial limits, plan your spending and credit use accordingly.

An easy method for keeping tabs on your credit spending is to set aside a special place for storing credit slips. On a regular basis, figure approximately how much you already owe and then decide if you can afford to spend more. As bills are paid, file them with other receipts for future reference.

In the United States, the **Consumer Credit Protection Act**, more commonly called **Truth in Lending**, requires that the lender or merchant must state the finance charge in terms of both the actual dollar amount and the annual percentage rate. It also limits the cardholder's liability in the case of a lost or stolen card to $50 a card. Always notify the company in writing or by phone the instant you find your credit card missing. Canadian provinces also have similar legislation.

In addition, the **Fair Credit Billing Act** helps U.S. credit-card users correct billing errors that appear on monthly statements—for example, charges that the cardholder did not make, those made by an unauthorized person, or those made for goods which were not delivered. If such errors should occur on your statement, you have 60 days from the date you receive it to notify the creditor *in writing* about an error on your bill. Until the dispute is resolved, you may withhold payment of the amount questioned. You must still pay any part of the bill which is not in dispute.

Handling Complaints

Even the most careful of shoppers cannot expect complete satisfaction with every purchase. The most frequent reasons for distress are the retailer's failure to deliver merchandise and dissatisfaction with product performance or services. While some problems represent misunderstandings between buyer and seller in regard to product limitations, price or terms of sale, others entail product misrepresentation and consumer fraud.

Although your personal complaints are likely to be resolved eventually, you can reduce the number of them if you follow these few rules:

- Avoid buying goods and services on impulse.
- Deal with reputable businesspeople; ask friends for recommendations.
- Read labels and instruction sheets carefully.
- Check the warranty or guarantee.
- Examine the merchandise before leaving the store.
- Have the sales representative spell out all the terms of the purchase—in writing, if applicable.
- Ask the sales representative for the names and addresses of one or two previous customers.
- Do not sign a contract if you do not understand it or if it contains blank spaces.
- Be aware of consumer protection legislation.

Returning Merchandise

The acceptance of returned merchandise is a *courtesy* the retailer often extends to customers, not an obligation. In some states, the return policy must be prominently displayed by law. If this is not the case in your area, be sure to ask the following questions before you buy:

- Will I receive a full refund or credit toward the purchase of other merchandise?
- Can I exchange the item if it is the wrong color or size?
- Is this a final sale or are goods returnable?
- If a purchase involved a written contract, will this affect my return privileges?

Retail department stores generally have a very liberal return policy. Most outlets allow at least seven days for returns and will refund your cash or credit your account. Patronize the stores which offer the policies that you prefer.

How and Where to Complain

Directing your problem to the proper place can reduce the time and effort needed to resolve it. Do not be afraid or embarrassed to speak out if you are dissatisfied with the goods or services which you have purchased. If you have a problem, be prepared. Have your receipt, labels, guarantee, and if possible, the damaged or unused portion of the product close at hand. Explain your problem to the salesperson and state exactly what you would like done to correct it. If necessary, ask for the store manager.

Occasionally, it will be necessary to write the company's consumer affairs department. If this is the case, request from the company's representative the name and address of the person to contact. When writing, briefly state the exact problem and the course of action you want taken. Be reasonable; irate letters from angry consumers do not get the best results. (For a sample complaint letter, refer to page 27.) Type or print clearly so that your letter is neat and legible. Enclose *copies* of the brand name, model number and receipt, if applicable. Remember to include your name, address and phone number and be sure to keep a copy of your letter. If you have not received a response after three weeks, send a short follow-up letter, briefly recapping your problem.

If your problem remains unsolved, contact the Better Business Bureau in your city or province. The purpose behind this association is to encourage and maintain fair business practices which protect both companies and consumers. If the problem has not been solved *after all avenues have been exhausted*, the opposing parties, in lieu of a court case, may choose arbitration. The outside arbitrator will offer an impartial recommendation which may or may not be legally binding in your state/province.* Disputes can be settled quickly, privately and without the need of a lawyer.

If your problem is with either an appliance, an automobile or furniture dealer, check the resource listing on page 28 for the appropriate consumer action panel. Like the Better Business Bureau's arbitration panels, these consist of an unbiased group of people who act as a liaison between the consumer and the various product groups.

For further assistance in resolving consumer complaints, contact one of the following:

- the attorney general in your state or in Canada, your provincial Department of Consumer Affairs, for any type of illegal or fraudulent selling or advertising practices
- the postal authorities, for any type of dishonest selling or advertising through the mail
- the Federal Trade Commission or the Food and Drug Administration in the United States, or in Canada, the Federal Department of Consumer and Corporate Affairs, for deceptive practices which involve companies trading across state/provincial lines and which affect large numbers of people
- the small claims court in the United States and Canada for prompt action on cases involving small sums of money
- legal aid societies—available to those who cannot afford to pay for legal services—for cases involving any type of illegal action
- the Office of Consumer Affairs in the United States or the Federal Department of Consumer and Corporate Affairs in Canada, for assistance in dealing with most types of consumer complaints regarding goods or services
- consumer organizations
- action lines in newspapers, radio or TV, as a resource for dealing with dishonest selling or advertising practices by local merchants
- the Direct Mail/Marketing Association, for assisting consumers with mail-order complaints

If you make it a practice to deal with reliable business firms, it is rarely necessary to seek outside help when you are dissatisfied. Reputable businesses have no desire to cheat, deceive or inconvenience a customer. On the contrary, they hope to gain customers by offering good merchandise, reliable service, fair treatment and prompt action on consumer complaints.

*This arbitration program is available only on a limited basis in Canada.

27

Your Address
City, State/Province Zip Code/Postal Code
(Area Code) Phone Number
Date

Appropriate Person
Company Name
Street Address
City, State/Province Zip Code/Postal Code

Dear _____:

Enclosed you will find copies of my...(proof of purchase—receipts, cancelled checks, credit slips) for the purchase of (brand name of product, model number) on (date).

Unfortunately, I have found that your product or service... (reason for complaint). In order to resolve this problem, I would like your company to...(state the action which you desire).

Your immediate attention to this matter is greatly appreciated. I look forward to hearing from you within the next thirty days. Thank you.

Sincerely,

Your Name

Enclosure: (Enclose *copies* of all the related records of your purchase.)

Conclusion

As a consumer of a variety of goods and services, you must be a smart shopper if you are to get the most value from the dollars you have to spend. This means planning your spending, developing your shopping skills and recognizing and accepting your rights and responsibilities in the marketplace. You must decide where you will shop, how you will pay for your purchase and what action to take when things go wrong. All of this takes practice, of course, but the rewards are well worth the effort required!

Suggested Resources

Organizations

Many trade associations, businesses and government agencies provide information to consumers and educators upon written request. Some of these are listed below.

United States

AUTOCAP (Automotive Consumer Action Program)
National Automobile Dealers Association
8400 Westpark Drive
McLean, Virginia 22102

Chamber of Commerce of the United States
1615 H Street, N.W.
Washington, D.C. 20062

Council of Better Business Bureaus
1515 Wilson Boulevard, Suite 300
Arlington, Virginia 22209
See local telephone listing.

Department of Consumer Frauds
Attorney General's Office in your county or state capitol

Direct Mail/Marketing Association, Inc.
6 East 43rd Street
New York, New York 10017

Direct Selling Association
1730 M Street, N.W.
Washington, D.C. 20036

Federal Information Center
See local telephone listing.

Federal Trade Commission
6th Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20580

FICAP (Furniture Industry Consumer Advisory Panel)
Box 951
High Point, North Carolina 27261

Food and Drug Administration
Consumer Communications
5600 Fishers Lane
Rockville, Maryland 20857

Household International
Money Management Institute
2700 Sanders Road
Prospect Heights, Illinois 60070

MACAP (Major Appliance Consumer Action Panel)
20 North Wacker Drive
Chicago, Illinois 60606

The National Resource Center for Consumers of Legal Services
1302 18th Street, N.W., Suite 303
Washington, D.C. 20036

Sears, Roebuck and Co.
Consumer Information Services
Department 703, Public Affairs
Sears Tower
Chicago, Illinois 60684

U.S. Consumer Product Safety Commission
Washington, D.C. 20207

U.S. Office of Consumer Affairs
1009 Premier Building
Washington, D.C. 20201

Canada

Advertising Standards Council
1240 Bay Street, Suite 302
Toronto, Ontario M5R 2A7

Better Business Bureau of Canada
2 Bloor Street East, Suite 3034
Toronto, Ontario M4W 3J5
See local telephone listing.

Canadian Direct Marketing Association
150 Consumers Road, Suite 405
Willowdale, Ontario M2J 1P9

Consumer and Corporate Affairs Canada
Consumer Services Branch
Place du Portage
50 Victoria Street, 17th Floor
Hull, Quebec K1A 0C9

Consumers' Association of Canada
703-251 Laurier Avenue, West
Ottawa, Ontario K1P 5J6

Household Finance Corporation of Canada
Money Management Institute
85 Bloor Street East
Toronto, Ontario M4W 1B4

Ministry of Consumer and Commercial Relations
Consumer Information Centre
555 Yonge Street, Main Floor
Toronto, Ontario M7A 2H6
See local telephone listing.

Provincial Department of Consumer Affairs
See local telephone listing.

Books and Pamphlets

The following materials provide information for those wishing to delve deeper into specific shopping areas. Addresses for specific publications are given under organizations.

Bait and Switch, How to Complain and Get Results, Shopping for Advertised Specials. Code SSD. Federal Trade Commission. Free.

Canadian Consumer. Consumers' Association of Canada. Monthly.

Complete Consumer Book. Meyerson, Bess.

Consumer Complaint Guide. 1981 edition. Rosenbloom, Joseph. Macmillan Publishing Company, Inc., Front and Brown Streets, Riverside, New Jersey 08370. $16.95.

Consumer Tips for Senior Citizens; The Consumer Protection Act; The Tricks of the Marketplace. Ministry of Consumer and Commercial Relations. Free.

Coupons, Refunds, Rebates. Kratz, Carole and Lee, Albert.

Direct Mail and You. Canadian Direct Marketing Association. Free.

EM Complaint Directory for Consumers. Everybody's Money, P.O. Box 431, Madison, Wisconsin 53701. $2.50.

Getting More For Your Money. Council of Better Business Bureaus. $7.95. ($1.00 postage and handling)

How to Become a Wise Dental Consumer. Bureau of Health Education and Audiovisual Services. American Dental Association, 211 East Chicago Avenue, Chicago, Illinois 60611. 25¢.

Living Better. Rosenthal, Louis.

MACAP's Handbook for the Informed Consumer. Major Appliance Consumer Action Panel. $1.10.

Postal Inspectors Protect Consumers. United States Postal Service. Publication 250. Available at your local post office. Free.

Refunds and Exchanges. Council of Better Business Bureaus or Better Business Bureau of Canada. Free with self-addressed, stamped envelope.

Second Hand is Better. Matthews, Douglas and Wymelenberg, Suzanne. Arbor House Publishing Company, 235 East 45th Street, New York, New York 10017. $4.50.

Sylvia Porter's New Money Book for the 80's. Porter, Sylvia. Avon Books, Mail Order Department, 224 West 57th Street, New York, New York 10019. $9.95.

Acknowledgment

In order to present a well-balanced point of view in this booklet, a number of persons were consulted and many publications reviewed. This booklet represents a synthesis of information rather than the viewpoints of individuals or associations. For assistance in helping us obtain a clearer understanding of the subject, we give grateful acknowledgment to:

HELEN ANDERSON, *Consumers' Association of Canada*, Toronto, Ontario.

RICHARD BARTON, *Vice President/Government Affairs, Direct Mail/Marketing Association, Inc.*, Washington, D.C.

VALERIE CHAMBERLAIN, *Texas Tech University, College of Home Economics*, Lubbock, Texas.

CONSUMER AND CORPORATE AFFAIRS CANADA, Willowdale, Ontario.

JACKIE HALE, *Director of Adult Education, Gloucester City School District*, Gloucester City, New Jersey.

JOAN KELLY, *Former Associate Professor, Texas Tech University, College of Home Economics*, Lubbock, Texas.

JOHN KERRIGAN, *Chicago Teacher Center*, Chicago, Illinois.

WAYNE LEWIS, *Former Assistant Regional Director, Chicago Regional Office, Federal Trade Commission*, Chicago, Illinois.

MARY LITTWIN, *Former Lecturer, Department of Home Economics, School of Agriculture and Home Economics, California State University—Fresno*, Fresno, California.

DANIEL M. MACDONALD, *Former President, Better Business Bureau of Canada*, Toronto, Ontario.

BEVERLY TYSON, *Former Assistant Director of Consumer Education, Ministry of Consumer and Commercial Relations*, Toronto, Ontario.

SARA W. WOODARD, *Director of Public Information, Council of Better Business Bureaus, Inc.*, Arlington, Virginia.

You And Consumer Education

One of life's important concerns is the management of personal economic affairs to obtain the greatest satisfaction from the level of one's income. Essential to the development of economic competence is the ability to plan, organize, control and evaluate the use of resources to achieve goals—whether they relate to choosing a job, earning, spending, saving, borrowing, investing or making decisions for the future.

As individual consumers, teachers or leaders of consumers, we have the challenge to understand, communicate and apply basic principles of economics to everyday financial concerns. This will strengthen individual and family living and contribute to the development of more educated, competent citizens in our economy.

Money Management Institute
Consumer Education Materials

Since 1930, MMI booklets and filmstrips have served individuals, families and groups with help on effective use of income. The recognition given these materials is due to their objective approach; well-organized, accurate and up-to-date information; freedom from advertising; and the cooperation of recognized authorities in preparation.

Money Management BOOKLETS
MMI booklets cover all important areas of personal and family finance. They are available individually or as a library of 12 booklets.

YOUR FINANCIAL PLAN presents a personalized, easy-to-use plan for managing income. Each ..... 75¢

MANAGING YOUR CREDIT presents a comprehensive and objective guide to understanding consumer credit and managing credit dollars. Each ..... 75¢

CHILDREN AND MONEY MANAGEMENT is for parents and teachers who wish to instruct children in this important subject. Each ..... 75¢

YOUR FOOD DOLLAR offers information on developing a shopping list, deciding where to shop, selecting the best buys and reading food labels. Each ..... 75¢

YOUR CLOTHING DOLLAR gives wardrobe-planning, buying and care information. Each ..... 75¢

YOUR HOUSING DOLLAR shows how to determine housing needs and meet housing costs whether you rent, buy or build. Each ..... 75¢

YOUR HOME FURNISHINGS DOLLAR discusses good design and offers guidelines for purchasing home furnishings and decorating materials. Each ..... 75¢

YOUR EQUIPMENT DOLLAR offers suggestions for buying large and small appliances and equipment for the home. Each ..... 75¢

YOUR SHOPPING DOLLAR explains how to plan spending, develop shopping skills and handle consumer problems effectively. Each ..... 75¢

YOUR AUTOMOBILE DOLLAR discusses buying, maintaining and operating a car. Each ..... 75¢

YOUR RECREATION DOLLAR suggests ways to plan recreation expenses for special activities, equipment and vacation travel. Each ..... 75¢

YOUR SAVINGS AND INVESTMENT DOLLAR shows how to set up a savings and investment program based on present and future needs and goals. Each ..... 75¢

Money Management BOOKLET LIBRARY includes all 12 booklets in an attractive library box. Series $5.00

YOUR GUIDE FOR TEACHING MONEY MANAGEMENT presents concepts, learning experiences and resources for teaching personal economics to students of different ages and abilities. Can be used to teach a single unit or a complete course. Each ..... 75¢

MIND YOUR MONEY LEAFLETS—When You Shop, When You Spend, When You Use Credit—are designed for use with groups of limited income and/or reading ability. They provide a basis for learning effective money management. Available in English and Spanish. Per set ..... 50¢

Money Management FILMSTRIPS—MMI filmstrips are vivid art presentations of real-life situations illustrating good financial management. Each 35mm, color filmstrip comes with cassette, script text, and teacher's guide. The filmstrips can be used as individual teaching aids or to supplement MMI booklets.

MONEY TALKS explains the techniques of setting up a money management plan to obtain maximum satisfaction from income. Included are three separate case studies which outline different financial situations. 93 frames. Includes spirit masters. Each $5.50
Additional set of spirit masters ..... 25¢

CREDIT—HANDLE WITH CARE explains how to establish credit, why credit costs vary and the kinds of questions asked on credit applications. 89 frames. Includes spirit masters. Each $5.50
Additional set of spirit masters ..... 25¢

FOOD DOLLARS AND SENSE provides the guidance and information needed to make the most of food dollars. 82 frames. Includes spirit masters. Each $5.50
Additional set of spirit masters ..... 25¢

WHEELS, DEALS AND YOU discusses planning a car purchase, buying new and used cars, and financing, insuring and maintaining the investment. 84 frames. Includes spirit masters. Each $5.50
Additional set of spirit masters ..... 25¢

Money Management FILMSTRIP LIBRARY includes a boxed set of all four filmstrips with cassettes and accompanying materials. Set $20.00

Quantity Discounts—Less 10% on orders from $25 to $100; 20% on orders over $100. MMI materials are not returnable.

To order or inquire about any of the above materials write to:

Money Management Institute

HOUSEHOLD INTERNATIONAL
2700 Sanders Road, Prospect Heights, Illinois 60070

HOUSEHOLD FINANCE CORPORATION OF CANADA
85 Bloor Street East, Toronto, Ontario M4W 1B4